

## **Exhibit 2**

09/19/2017

**OUR INFO**

CUSTOMER SERVICE

**888-480-2432**

Mon-Thu 7 a.m. to 8 p.m. (CT)

Fri 7 a.m. to 6 p.m. (CT)

Sat 8 a.m. to 2 p.m. (CT)

## ONLINE:

[www.mrcooper.com](http://www.mrcooper.com)**YOUR INFO**

LOAN NUMBER

PROPERTY ADDRESS

MORRIS MANOPLA  
AUDREY MANOPLA  
[REDACTED]

Dear MORRIS MANOPLA and AUDREY MANOPLA,

At Mr. Cooper, we're committed to helping homeowners find solutions that could help them stay in their home and continue enjoying all the benefits of homeownership. Even in times of difficulties.

**Why am I receiving this letter?**

As of 09/19/2017, you are 628 days delinquent on your mortgage loan. We have completed the first filing notice required to start the foreclosure process on your account. Here is a recent payment history, and the reason for our concern:

**RECENT ACCOUNT HISTORY**

PAYMENT DUE 04/01/2017: Unpaid balance of \$4,339.30

PAYMENT DUE 05/01/2017: Unpaid balance of \$4,339.30

PAYMENT DUE 06/01/2017: Unpaid balance of \$4,339.30

PAYMENT DUE 07/01/2017: Unpaid balance of \$4,339.30

PAYMENT DUE 08/01/2017: Unpaid balance of \$4,339.30

PAYMENT DUE 09/01/2017: Unpaid balance of \$4,339.30

**CURRENT PAYMENT DUE 10/01/2017: \$4,331.88****AS OF 09/19/2017 THE TOTAL AMOUNT DUE IS \$95,578.98. You must pay this amount to bring your loan current.**

*Please call us to request the full amount owed on your account as the amount due may be different than stated here due to interest and other charges or credits.*

Your loan recently transferred to Mr. Cooper. Please see your monthly statements from your prior servicer for your 6-month payment history, if the payment history above is less than 6 months.

**What do I need to know?**

Failure to bring your loan current may result in fees, possibly even foreclosure and the loss of your home. We are here to help. You do have options. \*Here are some of the solutions that may be available, depending on your situation:

- Modifying the terms of your current loan.
- Receiving a payment forbearance that temporarily gives you more time to pay your monthly payment.
- If you simply can't pay your mortgage, an alternative to foreclosure may be selling your home and using the proceeds to pay off your current loan. A short payoff may be acceptable, or a deed in lieu of foreclosure may be an option.

Additional resources are also available. For extra help, you can reach out to housing counselors who'll work as your advocate while exploring solutions that could help you keep your home.

- The Consumer Financial Protection Bureau: <http://www.consumerfinance.gov/mortgagehelp>
- The Department of Housing and Urban Development (HUD): <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>
- HUD Housing Counseling Agency Locator: (800) 569-4287
- The Homeowners HOPE™ Hotline Number: (888) 995-HOPE

**What do I need to do?**

The sooner we hear from you, the sooner we can help get your homeownership back on track.

If you've already reached out for help, don't worry, that process is still proceeding and no further action is required.

If you have any questions, your Dedicated Loan Specialist is Joel Vazquez and can be reached at (866) 316-2432 EXT. 5493358 or via mail at the address listed above. Our hours of operation are Monday through Thursday from 7 a.m. to 9 p.m. (CT), Friday from 7 a.m. to 6 p.m. (CT) and Saturday from 8 a.m. to 12 p.m. (CT).

Sincerely,  
The Loss Mitigation Department at Mr. Cooper

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**Nationstar Mortgage LLC d/b/a Mr. Cooper is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.**



*It's officially official.*

**Nationstar  
is now  
mr.  
cooper<sup>SM</sup>**

CHANGING THE FACE OF HOME LOANS



***Nationstar has now become Mr. Cooper. That means a lot of new programs and features, but no work for you at all.*** Your loan will remain exactly the same. So will all your account information. We've just made our monthly statements simpler and easy to read. In fact, this is a quick guide to the new look. Check it out.

If you have any questions, please call our highly informed and well-mannered Customer Service folks at **888-480-2432**. (Same number, see how easy this is?) And our old website will even take you to our new one, **[www.mrcooper.com](http://www.mrcooper.com)**.

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# A STATEMENT ABOUT YOUR STATEMENT:

## We'll make it easy to understand.

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STATEMENT PAGE 1

**1 STATEMENT INFORMATION**  
**STATEMENT DATE:** 04/04/2017  
**LOAN NUMBER:** 1234567890  
**PAYMENT DUE DATE:** 05/01/2017  
**AMOUNT DUE:** \$559.56  
**LATE CHARGE:** \$0.00

**2 ACCOUNT OVERVIEW**  
**PRINCIPAL:** \$50,644  
**INTEREST:** \$206.43  
**ESCROW AMOUNT (FOR TAXES & INSURANCE):** \$201.71  
**OPTIONAL PRODUCTS & SERVICES:** \$0.00  
**REGULAR MONTHLY PAYMENT:** \$559.56  
**TOTAL FEES & CHARGES:** \$0.00  
**OVERDUE PAYMENT(S):** \$0.00  
**PARTIAL PAYMENT (APRIL 2017):** \$0.00  
**TOTAL AMOUNT DUE:** \$559.56

**3 EXPLANATION OF AMOUNT DUE**  
**PRINCIPAL:** \$50,644  
**INTEREST:** \$206.43  
**ESCROW, TAXES & INSURANCE:** \$201.71  
**OPTIONAL PRODUCTS & SERVICES:** \$0.00

**4 PAST PAYMENTS BREAKDOWN**  
**PRINCIPAL:** \$525.44  
**INTEREST:** \$206.43  
**ESCROW, TAXES & INSURANCE:** \$201.71  
**FEE & CHARGE:** \$0.00  
**LENDER PAID EXPENSES:** \$0.00  
**PARTIAL PAYMENT (APRIL 2017):** \$0.00  
**TOTAL:** \$559.56

**5 HERE'S SOME HELPFUL INFORMATION**  
**TRANSACTION ACTIVITY (03/03/2017 TO 04/04/2017):**  
 DATE: 04/04/2017  
 TOTAL: \$559.56  
 PRINCIPAL: \$525.44  
 INTEREST: \$206.43  
 ESCROW, TAXES & INSURANCE: \$201.71  
 OTHER: \$0.00

**6 TRANSACTION ACTIVITY**  
**DETAILED PAYMENT COUPON**  
**ACCT NUMBER:** 1234567890  
**O ALMOUR DUE:** \$559.56  
**PAYMENT DUE IF RECEIVED ON OR AFTER:** 05/01/2017  
**ADDITIONAL ESCROW:** \$0.00  
**ADDITIONAL PRINCIPAL:** \$0.00  
**TOTAL AMOUNT OF YOUR CHECK:** \$559.56  
**DO NOT SEND CASH:**

### 3 EXPLANATION OF AMOUNT DUE

#### REGULAR MONTHLY PAYMENT

**PRINCIPAL**  
**INTEREST**  
**ESCROW, TAXES & INSURANCE**  
**OPTIONAL PRODUCTS & SERVICES**

**TOTAL FEES & CHARGES:** Other fees and charges not included in your regular monthly payment.

**OVERDUE PAYMENT(S):** If you have any past due amounts, this is the monthly minimum payment you owe to cover them.

**PARTIAL PAYMENT (UNAPPLIED):** A previously made payment less than the full amount due. Funds remain unapplied until we receive the remainder necessary to make a complete full payment. Unapplied funds may NOT prevent late fees or delinquent reports to credit bureaus where permitted by law.

**TOTAL AMOUNT DUE:** Full amount owed this month.

**TRIAL/WORKOUT PAYMENT AMOUNT (IF APPLICABLE):** If you are on a trial or other payment plan, your trial payment will be shown here.

### 4 PAST PAYMENTS BREAKDOWN

How your payments were divided up by principal, interest, escrow, optional insurance, lender paid expenses, etc. for the last month and so far this year.

### 5 HERE'S SOME HELPFUL INFORMATION

Important explanations and special notices pertaining to your account, plus useful tips for managing your home loan.

### 6 TRANSACTION ACTIVITY

A day-by-day listing of recent transactions on your account.

### 7 PAYMENT COUPON

To make your payment, please fill out, detach and return this section with your check or money order. The easiest and fastest way to pay is online. Sign in at [www.mrcooper.com](http://www.mrcooper.com) to make a one-time payment or set-up AutoPay. It's free.

If you're including additional escrow or principal payments, you must indicate those amount(s) in the spaces provided on the Payment Coupon. Please note that all other amounts must first be paid in full (i.e. fees, overdue payments, etc.) before you can make additional principal payments.

### LENDER PAID EXPENSES

If you have a second statement page, this is where you'll find your Lender Paid Expenses. You'll see expenses, if any, that we paid to maintain and process your home loan. For example, legal fees, repair costs or property inspections.

You'll also see additional info from 5 and 6 on the second page.

10/18/2017

## OUR INFO

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At Mr. Cooper, we're committed to helping homeowners find solutions that could help them stay in their home and continue enjoying all the benefits of homeownership. Even in times of difficulties.

**Why am I receiving this letter?**

As of 10/18/2017, you are 657 days delinquent on your mortgage loan. We have completed the first filing notice required to start the foreclosure process on your account. Here is a recent payment history, and the reason for our concern:

**RECENT ACCOUNT HISTORY**

PAYMENT DUE 05/01/2017: Unpaid balance of \$4,339.30

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PAYMENT DUE 08/01/2017: Unpaid balance of \$4,339.30

PAYMENT DUE 09/01/2017: Unpaid balance of \$4,339.30

PAYMENT DUE 10/01/2017: Unpaid balance of \$4,339.30

**CURRENT PAYMENT DUE 11/01/2017: \$4,281.21****AS OF 10/18/2017 THE REINSTATEMENT AMOUNT DUE IS \$99,867.61. You must pay this amount to bring your loan current.**

*The Reinstatement Amount Due is the amount you must pay as of the date of this billing statement to bring your loan current. This amount does not include fees and costs incurred but not yet billed. Please call us to request a reinstatement quote as this amount will change frequently. We require all reinstatement payments to be made in certified funds through either a cashier's check or money order, made payable and mailed to Nationstar Mortgage LLC d/b/a Mr. Cooper.*

Your loan recently transferred to Mr. Cooper. Please see your monthly statements from your prior servicer for your 6-month payment history, if the payment history above is less than 6 months.

**What do I need to know?**

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**STATEMENT DATE**  
**LOAN NUMBER**  
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**AMOUNT DUE**  
**LATE CHARGE**

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**PRINCIPAL**  
**INTEREST**  
**ESCROW AMOUNT (TAXES & INSURANCE)**  
**OPTIONAL PRODUCTS & SERVICES**  
**REGULAR MONTHLY PAYMENT**  
**TOTAL FEES & CHARGES**  
**OVERDUE PAYMENT(S)**  
**PARTIAL PAYMENT (APRIL 2017)**  
**TOTAL AMOUNT DUE**

**3 EXPLANATION OF AMOUNT DUE**  
**PRINCIPAL**  
**INTEREST**  
**ESCROW, TAXES & INSURANCE**  
**OPTIONAL PRODUCTS & SERVICES**

**4 PAST PAYMENTS BREAKDOWN**  
**PRINCIPAL**  
**INTEREST**  
**ESCROW & OTHER EXPENSES**  
**OPTIONAL INSURANCE**  
**FEE & CHARGE**  
**LENDER PAID EXPENSES**  
**PARTIAL PAYMENT (APRIL 2017)**  
**TOTAL**

**5 HERE'S SOME HELPFUL INFORMATION**  
**TRANSACTION ACTIVITY (03/03/2017 TO 04/04/2017)**

**6 TRANSACTION ACTIVITY**  
**DETAILED PAYMENT COUPON**

**7 PAYMENT COUPON**

### 3 EXPLANATION OF AMOUNT DUE

#### REGULAR MONTHLY PAYMENT

**PRINCIPAL**  
**INTEREST**  
**ESCROW, TAXES & INSURANCE**  
**OPTIONAL PRODUCTS & SERVICES**

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## **LEGAL RIGHTS AND PROTECTIONS UNDER THE SCRA**

Servicemembers on “active duty” or “active service,” or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC App. §§ 501-597b) (SCRA).

### ***Who May Be Entitled to Legal Protections Under the SCRA?***

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force, Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty.
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds.
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

### ***What Legal Protections Are Servicemembers Entitled To Under the SCRA?***

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and 90 days thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember’s military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within 90 days after the servicemember’s military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

### ***How Does A Servicemember or Dependent Request Relief Under the SCRA?***

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember’s military orders.  
Mr. Cooper, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741
- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember’s military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense’s Defense Manpower Data Center’s website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

### ***How Does a Servicemember or Dependent Obtain Information About the SCRA?***

- Servicemembers and dependents with questions about the SCRA should contact their unit’s Judge Advocate, or their installation’s Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at <http://legalassistance.law.af.mil/content/locator.php>.
- “Military OneSource” is the U. S. Department of Defense’s information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to [www.militaryonesource.mil/legal](http://www.militaryonesource.mil/legal) or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

If this account is active or has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt. Please note, however Mr. Cooper reserves the right to exercise the legal rights only against the property securing the original obligation.



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11/20/2017

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AUDREY MANOPLA  
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**Why am I receiving this letter?**

As of 11/20/2017, you are 690 days delinquent on your mortgage loan. We have completed the first filing notice required to start the foreclosure process on your account. Here is a recent payment history, and the reason for our concern:

**RECENT ACCOUNT HISTORY**

PAYMENT DUE 06/01/2017: Unpaid balance of \$4,339.30

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- Receiving a payment forbearance that temporarily gives you more time to pay your monthly payment.
- If you simply can't pay your mortgage, an alternative to foreclosure may be selling your home and using the proceeds to pay off your current loan. A short payoff may be acceptable, or a deed in lieu of foreclosure may be an option.

Additional resources are also available. For extra help, you can reach out to housing counselors who'll work as your advocate while exploring solutions that could help you keep your home.

- The Consumer Financial Protection Bureau: <http://www.consumerfinance.gov/mortgagehelp>
- The Department of Housing and Urban Development (HUD): <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>
- HUD Housing Counseling Agency Locator: (800) 569-4287
- The Homeowners HOPE™ Hotline Number: (888) 995-HOPE

**What do I need to do?**

The sooner we hear from you, the sooner we can help get your homeownership back on track.

If you've already reached out for help, don't worry, that process is still proceeding and no further action is required.

If you have any questions, your Dedicated Loan Specialist is Joel Vazquez and can be reached at (866) 316-2432 EXT. 5493358 or via mail at the address listed above. Our hours of operation are Monday through Thursday from 7 a.m. to 9 p.m. (CT), Friday from 7 a.m. to 6 p.m. (CT) and Saturday from 8 a.m. to 12 p.m. (CT).

Sincerely,

The Loss Mitigation Department at Mr. Cooper

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*It's officially official.*

**Nationstar  
is now  
mr.  
cooper<sup>SM</sup>**

CHANGING THE FACE OF HOME LOANS



***Nationstar has now become Mr. Cooper. That means a lot of new programs and features, but no work for you at all.*** Your loan will remain exactly the same. So will all your account information. We've just made our monthly statements simpler and easy to read. In fact, this is a quick guide to the new look. Check it out.

If you have any questions, please call our highly informed and well-mannered Customer Service folks at **888-480-2432**. (Same number, see how easy this is?) And our old website will even take you to our new one, **[www.mrcooper.com](http://www.mrcooper.com)**.

**mr.  
cooper<sup>SM</sup>**

CHANGING THE FACE OF HOME LOANS



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# A STATEMENT ABOUT YOUR STATEMENT:

## We'll make it easy to understand.

If you want a step-by-step guide to the new statement, go to [www.mrcooper.com/support](http://www.mrcooper.com/support).

STATEMENT PAGE 1

 <p>8850 Cypress Waters Blvd Dallas, TX 75019</p> <p>John Smith Jane Smith 1234 Main Street Anytown, AT 12321</p>		<p><b>MORTGAGE LOAN STATEMENT</b> STATEMENT DATE 04/04/2017 LOAN NUMBER 1234567890 <b>AMOUNT DUE</b> <b>\$559.58</b></p> <p><i>If payment is received on or after 05/27/17, a \$34.07 late fee will be charged.</i></p> <p><b>QUESTIONS? WE'RE HERE TO HELP.</b> CUSTOMER SERVICE 888 480 2432 Mon-Thu 7 a.m. to 8 p.m. CT Fri 7 a.m. to 6 p.m. CT Sat 8 a.m. to 2 p.m. CT <a href="http://www.mrcooper.com">www.mrcooper.com</a></p> <p><b>ACCOUNT OVERVIEW</b> INTEREST BEARING PRINCIPAL BALANCE \$50 256.62 INTEREST RATE 4.500% ESCROW BALANCE \$727.90</p> <p><i>The Principal Balance does not reflect the payoff amount of your account and is not to be used as the payoff amount for your account.</i></p> <p><b>PAST PAYMENTS BREAKDOWN</b> CATEGOR Y PRINCIPAL INTEREST ESCROW OTHER 04/03/2017 \$125.44 \$28.43 \$201.71 \$0.00 03/12/2017 \$125.44 \$28.43 \$201.71 \$0.00 PARTIAL PAYMENT (UNAPPLIED) \$0.00 <b>TOTAL AMOUNT DUE</b> <b>\$559.58</b></p> <p><i>Please call Mr. Cooper to request the full amount owed on your account, as a amount due may be different than listed here due to late fees and other charges or credits.</i></p> <p><b>HERE'S SOME HELPFUL INFORMATION</b> Lender Paid Expenses are funds paid by Mr. Cooper or your behalf to another company. These expenses may include, but are not limited to: Legal Fees, Property Taxes, Homeowner's Insurance, and Property Inspections.</p> <p>You can make your payment online at <a href="http://www.mrcooper.com">www.mrcooper.com</a>. There is no charge for this service.</p> <p><b>TRANSACTION ACTIVITY (03/03/2017 TO 04/04/2017)</b> (See page 2 for more transactions)</p> <table border="1"> <thead> <tr> <th>DATE</th> <th>DESCRIPTION</th> <th>TOTAL</th> <th>PRINCIPAL</th> <th>INTEREST</th> <th>ESCROW</th> <th>OTHER</th> </tr> </thead> <tbody> <tr> <td>04/03/2017</td> <td>DISBURSEMENT ESCROW</td> <td>\$24.95</td> <td>\$125.44</td> <td>\$28.43</td> <td>\$201.71</td> <td>\$0.00</td> </tr> <tr> <td>03/12/2017</td> <td>LEGAL FEES</td> <td>\$405.00</td> <td>\$125.44</td> <td>\$28.43</td> <td>\$201.71</td> <td>\$0.00</td> </tr> <tr> <td>03/12/2017</td> <td>DISBURSEMENT ESCROW</td> <td>\$24.95</td> <td>\$125.44</td> <td>\$28.43</td> <td>\$201.71</td> <td>\$0.00</td> </tr> </tbody> </table> <p><i>Mr. Cooper is a new name for that same Mr. Cooper LLC. No longer Mortgage LLC is doing business as No longer Mortgage LLC d/b/a Mr. Cooper, a service mark of No longer Mortgage LLC. Mr. Cooper is a debt collection and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in a bankruptcy, this communication is an attempt to collect on you personally. It is included in your bankruptcy or has been set aside by the court. Please do not contact us about this communication.</i></p> <p><b>DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY</b></p> <table border="1"> <tr> <td>ACCOUNT NUMBER</td> <td>0 AL AMOUNT DUE*</td> </tr> <tr> <td>1234567890</td> <td>05/01/2017 \$559.58</td> </tr> <tr> <td>WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYMENT TO: COCK CO. ON JOHN SMITH JANE SMITH</td> <td>PAYMENT DUE IF RECEIVED ON OR AFTER 05/01/2017 \$573.65</td> </tr> <tr> <td colspan="2">ADDITIONAL ESCROW *ADDITIONAL PRINCIPAL TOTAL AMOUNT OF YOUR CHECK DO NOT SEND CASH</td> </tr> </table> <p><i>*All amounts must be paid in full or be a valid postal recipient can be applied.</i></p>	DATE	DESCRIPTION	TOTAL	PRINCIPAL	INTEREST	ESCROW	OTHER	04/03/2017	DISBURSEMENT ESCROW	\$24.95	\$125.44	\$28.43	\$201.71	\$0.00	03/12/2017	LEGAL FEES	\$405.00	\$125.44	\$28.43	\$201.71	\$0.00	03/12/2017	DISBURSEMENT ESCROW	\$24.95	\$125.44	\$28.43	\$201.71	\$0.00	ACCOUNT NUMBER	0 AL AMOUNT DUE*	1234567890	05/01/2017 \$559.58	WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYMENT TO: COCK CO. ON JOHN SMITH JANE SMITH	PAYMENT DUE IF RECEIVED ON OR AFTER 05/01/2017 \$573.65	ADDITIONAL ESCROW *ADDITIONAL PRINCIPAL TOTAL AMOUNT OF YOUR CHECK DO NOT SEND CASH	
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## 1 STATEMENT INFORMATION

**STATEMENT DATE**  
**LOAN NUMBER**  
**PAYMENT DUE DATE**  
**AMOUNT DUE**  
**LATE CHARGE**

## 2 ACCOUNT OVERVIEW

Current snapshot of your home loan. See where your mortgage balance stands at the moment.

**INTEREST BEARING PRINCIPAL BALANCE**  
**INTEREST RATE**  
**ESCROW BALANCE**

## 3 EXPLANATION OF AMOUNT DUE

### REGULAR MONTHLY PAYMENT

**PRINCIPAL**  
**INTEREST**  
**ESCROW, TAXES & INSURANCE**  
**OPTIONAL PRODUCTS & SERVICES**

**TOTAL FEES & CHARGES:** Other fees and charges not included in your regular monthly payment.

**OVERDUE PAYMENT(S):** If you have any past due amounts, this is the monthly minimum payment you owe to cover them.

**PARTIAL PAYMENT (UNAPPLIED):** A previously made payment less than the full amount due. Funds remain unapplied until we receive the remainder necessary to make a complete full payment. Unapplied funds may NOT prevent late fees or delinquent reports to credit bureaus where permitted by law.

**TOTAL AMOUNT DUE:** Full amount owed this month.

**TRIAL/WORKOUT PAYMENT AMOUNT (if applicable):**  
If you are on a trial or other payment plan, your trial payment will be shown here.

## 4 PAST PAYMENTS BREAKDOWN

How your payments were divided up by principal, interest, escrow, optional insurance, lender paid expenses, etc. for the last month and so far this year.

## 5 HERE'S SOME HELPFUL INFORMATION

Important explanations and special notices pertaining to your account, plus useful tips for managing your home loan.

## 6 TRANSACTION ACTIVITY

A day-by-day listing of recent transactions on your account.

## 7 PAYMENT COUPON

To make your payment, please fill out, detach and return this section with your check or money order. The easiest and fastest way to pay is online. Sign in at [www.mrcooper.com](http://www.mrcooper.com) to make a one-time payment or set-up AutoPay. It's free.

If you're including additional escrow or principal payments, you must indicate those amount(s) in the spaces provided on the Payment Coupon. Please note that all other amounts must first be paid in full (i.e. fees, overdue payments, etc.) before you can make additional principal payments.

## LENDER PAID EXPENSES.

If you have a second statement page, this is where you'll find your Lender Paid Expenses. You'll see expenses, if any, that we paid to maintain and process your home loan. For example, legal fees, repair costs or property inspections.

You'll also see additional info from 5 and 6 on the second page.



## **LEGAL RIGHTS AND PROTECTIONS UNDER THE SCRA**

Servicemembers on “active duty” or “active service,” or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USCA Section 3901) (SCRA).

### ***Who May Be Entitled to Legal Protections Under the SCRA?***

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force, Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty.
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds.
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

### ***What Legal Protections Are Servicemembers Entitled To Under the SCRA?***

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and 90 days thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember’s military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within 90 days after the servicemember’s military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

### ***How Does A Servicemember or Dependent Request Relief Under the SCRA?***

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember’s military orders.  
Mr. Cooper, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741
- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember’s military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense’s Defense Manpower Data Center’s website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

### ***How Does a Servicemember or Dependent Obtain Information About the SCRA?***

- Servicemembers and dependents with questions about the SCRA should contact their unit’s Judge Advocate, or their installation’s Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at <http://legalassistance.law.af.mil/content/locator.php>.
- “Military OneSource” is the U. S. Department of Defense’s information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to [www.militaryonesource.mil/legal](http://www.militaryonesource.mil/legal) or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

If this account is active or has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt. Please note, however Mr. Cooper reserves the right to exercise the legal rights only against the property securing the original obligation.

12/19/2017

**OUR INFO**

CUSTOMER SERVICE

**888-480-2432**

Mon-Thu 7 a.m. to 8 p.m. (CT)

Fri 7 a.m. to 6 p.m. (CT)

Sat 8 a.m. to 2 p.m. (CT)

ONLINE:

[www.mrcooper.com](http://www.mrcooper.com)**YOUR INFO**

LOAN NUMBER

PROPERTY ADDRESS

MORRIS MANOPLA  
AUDREY MANOPLA  
[REDACTED]

Dear MORRIS MANOPLA and AUDREY MANOPLA,

At Mr. Cooper, we're committed to helping homeowners find solutions that could help them stay in their home and continue enjoying all the benefits of homeownership. Even in times of difficulties.

**Why am I receiving this letter?**

As of 12/19/2017, you are 719 days delinquent on your mortgage loan. We have completed the first filing notice required to start the foreclosure process on your account. Here is a recent payment history, and the reason for our concern:

**Your Alternative Modification payment is \$4,356.26 and due on 01/01/2018.****RECENT ACCOUNT HISTORY**

PAYMENT DUE 07/01/2017: Unpaid balance of \$5,020.40

PAYMENT DUE 08/01/2017: Unpaid balance of \$5,020.40

PAYMENT DUE 09/01/2017: Unpaid balance of \$5,020.40

PAYMENT DUE 10/01/2017: Unpaid balance of \$5,020.40

PAYMENT DUE 11/01/2017: Unpaid balance of \$5,020.40

PAYMENT DUE 12/01/2017: Unpaid balance of \$5,020.40

**CURRENT PAYMENT DUE 01/01/2018: \$5,228.71****AS OF 12/19/2017 THE REINSTATEMENT AMOUNT DUE IS \$130,382.58. You must pay this amount to bring your loan current.**

*The Reinstatement Amount Due is the amount you must pay as of the date of this billing statement to bring your loan current. This amount does not include fees and costs incurred but not yet billed. Please call us to request a reinstatement quote as this amount will change frequently. We require all reinstatement payments to be made in certified funds through either a cashier's check or money order, made payable and mailed to Nationstar Mortgage LLC d/b/a Mr. Cooper.*

Your loan recently transferred to Mr. Cooper. Please see your monthly statements from your prior servicer for your 6-month payment history, if the payment history above is less than 6 months.

**What do I need to know?**

Our records indicate that you are currently under an approved trial, modification, forbearance or repayment.

Additional resources are also available. For extra help, you can reach out to housing counselors who'll work as your advocate while exploring solutions that could help you keep your home.

- The Consumer Financial Protection Bureau: <http://www.consumerfinance.gov/mortgagehelp>
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**What do I need to do?**

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Sincerely,  
The Loss Mitigation Department at Mr. Cooper

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01/18/2018

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Mon-Thu 7 a.m. to 8 p.m. (CT)

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PROPERTY ADDRESS

MORRIS MANOPLA  
AUDREY MANOPLA  
[REDACTED]

Dear MORRIS MANOPLA and AUDREY MANOPLA,

At Mr. Cooper, we're committed to helping homeowners find solutions that could help them stay in their home and continue enjoying all the benefits of homeownership. Even in times of difficulties.

**Why am I receiving this letter?**

As of 01/18/2018, you are 749 days delinquent on your mortgage loan. We have completed the first filing notice required to start the foreclosure process on your account. Here is a recent payment history, and the reason for our concern:

**Your Alternative Modification payment is \$4,356.26 and due on 02/01/2018.**

**RECENT ACCOUNT HISTORY**

PAYMENT DUE 08/01/2017: Unpaid balance of \$5,020.40

PAYMENT DUE 09/01/2017: Unpaid balance of \$5,020.40

PAYMENT DUE 10/01/2017: Unpaid balance of \$5,020.40

PAYMENT DUE 11/01/2017: Unpaid balance of \$5,020.40

PAYMENT DUE 12/01/2017: Unpaid balance of \$5,020.40

PAYMENT DUE 01/01/2018: Unpaid balance of \$5,228.71

**CURRENT PAYMENT DUE 02/01/2018: \$5,020.40**

**AS OF 01/18/2018 THE REINSTATEMENT AMOUNT DUE IS \$131,061.72. You must pay this amount to bring your loan current.**

*The Reinstatement Amount Due is the amount you must pay as of the date of this billing statement to bring your loan current. This amount does not include fees and costs incurred but not yet billed. Please call us to request a reinstatement quote as this amount will change frequently. We require all reinstatement payments to be made in certified funds through either a cashier's check or money order, made payable and mailed to Nationstar Mortgage LLC d/b/a Mr. Cooper.*

Your loan recently transferred to Mr. Cooper. Please see your monthly statements from your prior servicer for your 6-month payment history, if the payment history above is less than 6 months.

**What do I need to know?**

Our records indicate that you are currently under an approved trial, modification, forbearance or repayment.

Additional resources are also available. For extra help, you can reach out to housing counselors who'll work as your advocate while exploring solutions that could help you keep your home.

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- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and 90 days thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember’s military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within 90 days after the servicemember’s military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

### ***How Does A Servicemember or Dependent Request Relief Under the SCRA?***

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember’s military orders.  
Mr. Cooper, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741
- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember’s military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense’s Defense Manpower Data Center’s website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

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- “Military OneSource” is the U. S. Department of Defense’s information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to [www.militaryonesource.mil/legal](http://www.militaryonesource.mil/legal) or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

If this account is active or has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt. Please note, however Mr. Cooper reserves the right to exercise the legal rights only against the property securing the original obligation.

02/20/2018

**OUR INFO**

CUSTOMER SERVICE

**888-480-2432**

Mon-Thu 7 a.m. to 8 p.m. (CT)

Fri 7 a.m. to 6 p.m. (CT)

Sat 8 a.m. to 2 p.m. (CT)

ONLINE:

[www.mrcooper.com](http://www.mrcooper.com)**YOUR INFO**

LOAN NUMBER

[REDACTED]

PROPERTY ADDRESS

[REDACTED]

MORRIS MANOPLA  
AUDREY MANOPLA  
[REDACTED]

Dear MORRIS MANOPLA and AUDREY MANOPLA,

At Mr. Cooper, we're committed to helping homeowners find solutions that could help them stay in their home and continue enjoying all the benefits of homeownership. Even in times of difficulties.

**Why am I receiving this letter?**

As of 02/20/2018, you are 751 days delinquent on your mortgage loan. We have completed the first filing notice required to start the foreclosure process on your account. Here is a recent payment history, and the reason for our concern:

**Your Alternative Modification payment is \$4,356.26 and due on 03/01/2018.**

**RECENT ACCOUNT HISTORY**

PAYMENT DUE 09/01/2017: Unpaid balance of \$5,020.40

PAYMENT DUE 10/01/2017: Unpaid balance of \$5,020.40

PAYMENT DUE 11/01/2017: Unpaid balance of \$5,020.40

PAYMENT DUE 12/01/2017: Unpaid balance of \$5,020.40

PAYMENT DUE 01/01/2018: Unpaid balance of \$5,228.71

PAYMENT DUE 02/01/2018: Unpaid balance of \$5,228.71

**CURRENT PAYMENT DUE 03/01/2018: \$5,020.40**

**AS OF 02/20/2018 THE REINSTATEMENT AMOUNT DUE IS \$131,934.17. You must pay this amount to bring your loan current.**

*The Reinstatement Amount Due is the amount you must pay as of the date of this billing statement to bring your loan current. This amount does not include fees and costs incurred but not yet billed. Please call us to request a reinstatement quote as this amount will change frequently. We require all reinstatement payments to be made in certified funds through either a cashier's check or money order, made payable and mailed to Nationstar Mortgage LLC d/b/a Mr. Cooper.*

Your loan recently transferred to Mr. Cooper. Please see your monthly statements from your prior servicer for your 6-month payment history, if the payment history above is less than 6 months.

**What do I need to know?**

Our records indicate that you are currently under an approved trial, modification, forbearance or repayment.

Additional resources are also available. For extra help, you can reach out to housing counselors who'll work as your advocate while exploring solutions that could help you keep your home.

- The Consumer Financial Protection Bureau: <http://www.consumerfinance.gov/mortgagehelp>
- The Department of Housing and Urban Development (HUD): <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>
- HUD Housing Counseling Agency Locator: (800) 569-4287
- The Homeowners HOPE™ Hotline Number: (888) 995-HOPE

**What do I need to do?**

Our records indicate that you are currently under an approved trial, modification, forbearance or repayment.

If you have any questions, your Dedicated Loan Specialist is Joel Vazquez and can be reached at (866) 316-2432 EXT. 5493358 or via mail at the address listed above. Our hours of operation are Monday through Thursday from 7 a.m. to 9 p.m. (CT), Friday from 7 a.m. to 6 p.m. (CT) and Saturday from 8 a.m. to 12 p.m. (CT).

Sincerely,  
The Loss Mitigation Department at Mr. Cooper

\*Borrower must meet certain requirements to qualify for any of the options/products referenced. Terms are subject to change.

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**Nationstar Mortgage LLC d/b/a Mr. Cooper is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.**





## **LEGAL RIGHTS AND PROTECTIONS UNDER THE SCRA**

Servicemembers on “active duty” or “active service,” or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USCA Section 3901) (SCRA).

### ***Who May Be Entitled to Legal Protections Under the SCRA?***

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force, Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty.
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds.
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

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- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and 90 days thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember’s military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within 90 days after the servicemember’s military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
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- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember’s military orders.  
Mr. Cooper, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741
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If this account is active or has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt. Please note, however Mr. Cooper reserves the right to exercise the legal rights only against the property securing the original obligation.

03/20/2018

**OUR INFO**

CUSTOMER SERVICE

**888-480-2432**

Mon-Thu 7 a.m. to 8 p.m. (CT)

Fri 7 a.m. to 6 p.m. (CT)

Sat 8 a.m. to 2 p.m. (CT)

## ONLINE:

[www.mrcooper.com](http://www.mrcooper.com)**YOUR INFO**

LOAN NUMBER

PROPERTY ADDRESS

MORRIS MANOPLA  
AUDREY MANOPLA  
[REDACTED]

Dear MORRIS MANOPLA and AUDREY MANOPLA,

At Mr. Cooper, we're committed to helping homeowners find solutions that could help them stay in their home and continue enjoying all the benefits of homeownership. Even in times of difficulties.

**Why am I receiving this letter?**

As of 03/20/2018, you are 779 days delinquent on your mortgage loan. We have completed the first filing notice required to start the foreclosure process on your account. Here is a recent payment history, and the reason for our concern:

**Your Alternative Modification payment is \$4,356.26 and due on 03/01/2018.**

**RECENT ACCOUNT HISTORY**

PAYMENT DUE 10/01/2017: Unpaid balance of \$5,020.40

PAYMENT DUE 11/01/2017: Unpaid balance of \$5,020.40

PAYMENT DUE 12/01/2017: Unpaid balance of \$5,020.40

PAYMENT DUE 01/01/2018: Unpaid balance of \$5,228.71

PAYMENT DUE 02/01/2018: Unpaid balance of \$5,228.71

PAYMENT DUE 03/01/2018: Unpaid balance of \$5,228.71

**CURRENT PAYMENT DUE 04/01/2018: \$5,228.71**

**AS OF 03/20/2018 THE REINSTATEMENT AMOUNT DUE IS \$137,371.19. You must pay this amount to bring your loan current.**

*The Reinstatement Amount Due is the amount you must pay as of the date of this billing statement to bring your loan current. This amount does not include fees and costs incurred but not yet billed. Please call us to request a reinstatement quote as this amount will change frequently. We require all reinstatement payments to be made in certified funds through either a cashier's check or money order, made payable and mailed to Nationstar Mortgage LLC d/b/a Mr. Cooper.*

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**What do I need to know?**

Our records indicate that you are currently under an approved trial, modification, forbearance or repayment.

Additional resources are also available. For extra help, you can reach out to housing counselors who'll work as your advocate while exploring solutions that could help you keep your home.

- The Consumer Financial Protection Bureau: <http://www.consumerfinance.gov/mortgagehelp>
- The Department of Housing and Urban Development (HUD): <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>
- HUD Housing Counseling Agency Locator: (800) 569-4287
- The Homeowners HOPE™ Hotline Number: (888) 995-HOPE

**What do I need to do?**

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If you have any questions, your Dedicated Loan Specialist is Joel Vazquez and can be reached at (866) 316-2432 EXT. 5493358 or via mail at the address listed above. Our hours of operation are Monday through Thursday from 7 a.m. to 9 p.m. (CT), Friday from 7 a.m. to 6 p.m. (CT) and Saturday from 8 a.m. to 12 p.m. (CT).

Sincerely,  
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## **LEGAL RIGHTS AND PROTECTIONS UNDER THE SCRA**

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Mr. Cooper, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741
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04/18/2018

**OUR INFO**

CUSTOMER SERVICE

**888-480-2432**

Mon-Thu 7 a.m. to 8 p.m. (CT)

Fri 7 a.m. to 6 p.m. (CT)

Sat 8 a.m. to 2 p.m. (CT)

## ONLINE:

[www.mrcooper.com](http://www.mrcooper.com)**YOUR INFO**

LOAN NUMBER

PROPERTY ADDRESS

MORRIS MANOPLA  
AUDREY MANOPLA  
[REDACTED]

Dear MORRIS MANOPLA and AUDREY MANOPLA,

At Mr. Cooper, we're committed to helping homeowners find solutions that could help them stay in their home and continue enjoying all the benefits of homeownership. Even in times of difficulties.

**Why am I receiving this letter?**

As of 04/18/2018, you are 748 days delinquent on your mortgage loan. We have completed the first filing notice required to start the foreclosure process on your account. Here is a recent payment history, and the reason for our concern:

**Your Alternative Modification payment is \$4,356.26 and due on 04/01/2018.**

**RECENT ACCOUNT HISTORY**

PAYMENT DUE 11/01/2017: Unpaid balance of \$5,020.40

PAYMENT DUE 12/01/2017: Unpaid balance of \$5,020.40

PAYMENT DUE 01/01/2018: Unpaid balance of \$5,228.71

PAYMENT DUE 02/01/2018: Unpaid balance of \$5,228.71

PAYMENT DUE 03/01/2018: Unpaid balance of \$5,228.71

PAYMENT DUE 04/01/2018: Unpaid balance of \$5,228.71

**CURRENT PAYMENT DUE 05/01/2018: \$4,327.02**

**AS OF 04/18/2018 THE REINSTATEMENT AMOUNT DUE IS \$132,985.69. You must pay this amount to bring your loan current.**

*The Reinstatement Amount Due is the amount you must pay as of the date of this billing statement to bring your loan current. This amount does not include fees and costs incurred but not yet billed. Please call us to request a reinstatement quote as this amount will change frequently. We require all reinstatement payments to be made in certified funds through either a cashier's check or money order, made payable and mailed to Nationstar Mortgage LLC d/b/a Mr. Cooper.*

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**What do I need to know?**

Our records indicate that you are currently under an approved trial, modification, forbearance or repayment.

Additional resources are also available. For extra help, you can reach out to housing counselors who'll work as your advocate while exploring solutions that could help you keep your home.

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- The Department of Housing and Urban Development (HUD): <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>
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If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.





## **LEGAL RIGHTS AND PROTECTIONS UNDER THE SCRA**

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05/18/2018

**OUR INFO**

CUSTOMER SERVICE

**888-480-2432**

Mon-Thu 7 a.m. to 8 p.m. (CT)

Fri 7 a.m. to 7 p.m. (CT)

Sat 8 a.m. to 12 p.m. (CT)

ONLINE:

[www.mrcooper.com](http://www.mrcooper.com)**YOUR INFO**

LOAN NUMBER

PROPERTY ADDRESS

MORRIS MANOPLA  
AUDREY MANOPLA  
[REDACTED]

Dear MORRIS MANOPLA and AUDREY MANOPLA,

At Mr. Cooper, we're committed to helping homeowners find solutions that could help them stay in their home and continue enjoying all the benefits of homeownership. Even in times of difficulties.

**Why am I receiving this letter?**

As of 05/18/2018, you are 748 days delinquent on your mortgage loan. We have completed the first filing notice required to start the foreclosure process on your account. Here is a recent payment history, and the reason for our concern:

**Your Alternative Modification payment is \$4,356.26 and due on 05/01/2018.**

**RECENT ACCOUNT HISTORY**

PAYMENT DUE 12/01/2017: Unpaid balance of \$5,020.40

PAYMENT DUE 01/01/2018: Unpaid balance of \$5,228.71

PAYMENT DUE 02/01/2018: Unpaid balance of \$5,228.71

PAYMENT DUE 03/01/2018: Unpaid balance of \$5,228.71

PAYMENT DUE 04/01/2018: Unpaid balance of \$5,228.71

PAYMENT DUE 05/01/2018: Unpaid balance of \$4,327.02

**CURRENT PAYMENT DUE 06/01/2018: \$4,327.02**

**AS OF 05/18/2018 THE REINSTATEMENT AMOUNT DUE IS \$132,956.45. You must pay this amount to bring your loan current.**

*The Reinstatement Amount Due is the amount you must pay as of the date of this billing statement to bring your loan current. This amount does not include fees and costs incurred but not yet billed. Please call us to request a reinstatement quote as this amount will change frequently. We require all reinstatement payments to be made in certified funds through either a cashier's check or money order, made payable and mailed to Nationstar Mortgage LLC d/b/a Mr. Cooper.*

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**What do I need to know?**

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**What do I need to do?**

Our records indicate that you are currently under an approved trial, modification, forbearance or repayment.

If you have any questions, your Dedicated Loan Specialist is Joel Vazquez and can be reached at (866) 316-2432 EXT. 5493358 or via mail at the address listed above. Our hours of operation are Monday through Thursday 7 am to 8 pm (CT), Friday 7 am to 7 pm (CT) and Saturday 8 am to 12 pm (CT).

Sincerely,  
The Loss Mitigation Department at Mr. Cooper

\*Borrower must meet certain requirements to qualify for any of the options/products referenced. Terms are subject to change.

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If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.





## **LEGAL RIGHTS AND PROTECTIONS UNDER THE SCRA**

Servicemembers on “active duty” or “active service,” or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USCA Section 3901) (SCRA).

### ***Who May Be Entitled to Legal Protections Under the SCRA?***

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force, Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty.
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds.
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

### ***What Legal Protections Are Servicemembers Entitled To Under the SCRA?***

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and 90 days thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember’s military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within 90 days after the servicemember’s military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

### ***How Does A Servicemember or Dependent Request Relief Under the SCRA?***

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember’s military orders.  
Mr. Cooper, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741
- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember’s military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense’s Defense Manpower Data Center’s website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

### ***How Does a Servicemember or Dependent Obtain Information About the SCRA?***

- Servicemembers and dependents with questions about the SCRA should contact their unit’s Judge Advocate, or their installation’s Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at <http://legalassistance.law.af.mil/content/locator.php>.
- “Military OneSource” is the U. S. Department of Defense’s information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to [www.militaryonesource.mil/legal](http://www.militaryonesource.mil/legal) or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

If this account is active or has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt. Please note, however Mr. Cooper reserves the right to exercise the legal rights only against the property securing the original obligation.

8950 Cypress Waters Blvd.  
Coppell, TX 75019

06/19/2018

**OUR INFO****CUSTOMER SERVICE****888-480-2432**

Mon-Thu 7 a.m. to 8 p.m. (CT)

Fri 7 a.m. to 7 p.m. (CT)

Sat 8 a.m. to 12 p.m. (CT)

**ONLINE**[www.mrcooper.com](http://www.mrcooper.com)**YOUR INFO****LOAN NUMBER****PROPERTY ADDRESS**MORRIS MANOPLA  
AUDREY MANOPLA  
[REDACTED]

Dear Morris Manopla and Audrey Manopla,

At Mr. Cooper, we're committed to helping homeowners find solutions that could help them stay in their home and continue enjoying all the benefits of homeownership. Even in times of difficulties.

**Why am I receiving this letter?**

As of 06/19/2018, you are 749 days delinquent on your mortgage loan. We have completed the first filing notice required to start the foreclosure process on your account. Here is a recent payment history, and the reason for our concern:

**Your Alternative Modification payment is \$4,356.26 and due on 05/01/2018.**

**RECENT ACCOUNT HISTORY**

PAYMENT DUE 01/01/2018 Unpaid balance of \$5,228.71  
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**CURRENT PAYMENT DUE 07/01/2018: \$4,327.02**

**AS OF 06/19/2018 THE TOTAL AMOUNT DUE IS \$132,927.21. You must pay this amount to bring your loan current.**

*The Reinstatement Amount Due is the amount you must pay as of the date of this billing statement to bring your loan current. This amount does not include fees and costs incurred but not yet billed. Please call us to request a reinstatement quote as this amount will change frequently. We require all reinstatement payments to be made in certified funds through either a cashier's check or money order, made payable and mailed to Nationstar Mortgage LLC d/b/a Mr. Cooper.*

Your loan recently transferred to Mr. Cooper. Please see your monthly statements from your prior servicer for your 6-month payment history, if the payment history above is less than 6 months.

**What do I need to know?**

Our records indicate that you are currently under an approved trial, modification, forbearance or repayment.

Additional resources are also available. For extra help, you can reach out to housing counselors who'll work as your advocate while exploring solutions that could help you keep your home.

- The Consumer Financial Protection Bureau: <http://www.consumerfinance.gov/mortgagehelp>
- The Department of Housing and Urban Development (HUD): <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>
- HUD Housing Counseling Agency Locator: (800) 569-4287
- The Homeowners HOPE™ Hotline Number: (888) 995-HOPE

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**Servicemembers Civil Relief  
Act Notice Disclosure**

**U.S. Department of Housing  
and Urban Development Office  
of Housing**

**OMB Approval 2502-0584  
Exp 3/31/2021**

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form **HUD-92070**  
(6/2017)